

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Robert Christopher Schell
Dawn Marie Schell
Debtors

Case No. 19-16188-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Christina
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jul 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2020.

db/jdb +Robert Christopher Schell, Dawn Marie Schell, 1113 Margaret Drive,
Coatesville, PA 19320-4722

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2020 at the address(es) listed below:

JAMES RANDOLPH WOOD on behalf of Creditor West Bradford Township jwood@portnoffonline.com,
jwood@ecf.inforuptcy.com
JASON BRETT SCHWARTZ on behalf of Creditor Capital One Auto Finance, a division of Capital
One, N.A. jschwartz@mesterschwartz.com
KEVIN G. MCDONALD on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Global Lending Services LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
STANLEY E. LUONGO, JR. on behalf of Debtor Robert Christopher Schell
stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com
STANLEY E. LUONGO, JR. on behalf of Joint Debtor Dawn Marie Schell
stan.luongo@luongobellwoar.com, nicole.werner@luongobellwoar.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com,
philaecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Robert Christopher Schell Dawn Marie Schell <u>Debtors</u>	CHAPTER 13
MIDFIRST BANK <u>Movant</u> vs.	NO. 19-16188 MDC
Robert Christopher Schell Dawn Marie Schell <u>Debtors</u>	11 U.S.C. Section 362
William C. Miller, Esquire <u>Trustee</u>	

AMENDED STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. This Stipulation hereby amends and updates the Stipulation approved by this Court on June 24, 2020 to correct the monthly payment amount throughout.

2. The post-petition arrearage as of June 1, 2020 on the mortgage held by the Movant on the Debtor's residence is **\$5,765.52**, which breaks down as follows:

Post-Petition Payments:	April 2020 to June 2020 at \$1,719.34/month
Suspense Balance:	\$423.50
Fees & Costs Relating to Motion:	\$1,031.00
Total Post-Petition Arrears	\$5,765.52

3. The Debtor(s) shall cure said arrearages in the following manner;

a). On or before June 30, 2020, the Debtor shall bring the account current through June 1, 2020 by making a payment in the amount of **\$4,734.52**.

b). Beginning on July 1, 2020 and continuing through December 1, 2020, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$1,719.34** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$171.84 from July 2020**

to November 2020 and \$171.80 for December 2020 towards the arrearages on or before the last day of each month at the address below:

MIDLAND MORTGAGE
999 N.W. GRAND BOULEVARD, SUITE 100
OKLAHOMA CITY, OK 73118-6116

- c). Maintenance of current monthly mortgage payments to the Movant thereafter.
4. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.
5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.
6. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.
7. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.
8. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.
9. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

10. The parties agree that a facsimile signature shall be considered an original signature,

Date: July 13, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: _____

Stanley E. Luongo, Jr.
Attorney for Debtors

Date: 7/23/2020

/s/ LeeAne O. Huggins No Objection
William C. Miller, Esquire
Chapter 13 Trustee

Approved by the Court this 28th day of July, 2020. However, the court retains discretion regarding entry of any further order.

Magdeline D. Coleman
Magdeline D. Coleman
Chief U.S. Bankruptcy Judge